

CY 2006 Health Insurance Monthly Premiums for Retirees

Rates Effective January 1, 2006 through December 31, 2006

| Health Insurance Plan Options | Monthly Premiums for ALL Retirees (without subsidy) |
|---|--|
| <i>CareFirst FairChoice+ BlueChoice</i> | |
| Individual ----- | \$452.20 |
| 1 Individual with Medicare ----- | 315.80 |
| 2 Individuals ----- | 888.66 |
| 2 Individuals - 1 with Medicare; 1 without Medicare ----- | 768.00 |
| 2 Individuals with Medicare ----- | 631.59 |
| Family ----- | 1,306.94 |
| Family - 1 Medicare ----- | 1,218.44 |
| Family - 2 Medicare ----- | 1,129.94 |
| Family - 3 Medicare ----- | 1,041.44 |

CareFirst Blue Preferred PPO

| | |
|---|-----------|
| Individual ----- | \$ 520.02 |
| 1 Individual with Medicare ----- | 363.18 |
| 2 Individuals ----- | 1,021.96 |
| 2 Individuals - 1 with Medicare; 1 without Medicare ----- | 883.20 |
| 2 Individuals with Medicare ----- | 726.35 |
| Family ----- | 1,503.00 |
| Family - 1 Medicare ----- | 1,414.50 |
| Family - 2 Medicare ----- | 1,326.00 |
| Family - 3 Medicare ----- | 1,237.50 |

CIGNA

*Please Note: CIGNA does not provide a Medicare Risk Plan - If you or your spouse is age 65 or over, **DO NOT** choose CIGNA as your provider.*

| | |
|---------------------|-----------|
| Individual ----- | \$ 358.62 |
| 2 Individuals ----- | 699.34 |
| Family ----- | 1,043.58 |

Kaiser Permanente

| | |
|---|-----------|
| Individual ----- | \$ 331.70 |
| 2 Party ----- | 646.80 |
| Family ----- | 961.92 |
| Individual with Medicare* ----- | 272.38** |
| 2 Individuals with Medicare* ----- | 544.76** |
| 2-Party; 1 with & 1 without Medicare* ----- | 604.08** |

**Only available to existing Kaiser members who turned age 65 prior to January 1, 2005*

These are the correct Kaiser rates - the three rates listed in the "Focus on Benefits" are **incorrect

If you are currently **NOT** enrolled in a County-offered health/dental plan, you are **NOT** eligible to enroll!

Who pays for retiree health and dental benefits?

Retirees pay the full cost of their health and/or dental insurance premiums. Retirees age 55 or older, or those retired on a disability, receive a monthly subsidy from the County toward the cost of a County health plan.

Monthly subsidy amounts for 2006 Only are reflected in the tables below:

| Monthly Subsidy for Retirees <u>Aged 55-64</u> | | | |
|--|----------------|-----------------|---------------------|
| Years of Service at Retirement | Subsidy Amount | 2006 Supplement | 2006 Subsidy Amount |
| 5 - 9 | \$25 | \$5 | \$30 |
| 10 - 14 | \$50 | \$15 | \$65 |
| 15 - 19 | \$125 | \$30 | \$155 |
| 20 - 24 | \$150 | \$40 | \$190 |
| 25 or more* | \$175 | \$45 | \$220 |

| Monthly Subsidy for Retirees <u>65 and Over</u> | | | |
|---|----------------|-----------------|---------------------|
| Years of Service at Retirement | Subsidy Amount | 2006 Supplement | 2006 Subsidy Amount |
| 5 - 9 | \$15 | \$15 | \$30 |
| 10 - 14 | \$25 | \$40 | \$65 |
| 15 - 19 | \$100 | \$55 | \$155 |
| 20 - 24 | \$150 | \$40 | \$190 |
| 25 or more* | \$175 | \$45 | \$220 |

*Includes retirees of any age covered under a County health plan who are approved for a service-connected disability retirement.

Fairfax County reserves the right to change or terminate the benefit provided or adjust premiums at any time. If you were not covered by a County life, health or dental plan at the time of retirement, you are not eligible for retiree coverage.

Retirees can pay their share of their health and/or dental insurance premiums in one of two ways: 1.) The premium, less the subsidy, will be deducted from the monthly annuity in the month prior to the month of coverage. 2.) If the individual does not receive an annuity, or if the retiree's check is not large enough to cover the monthly premiums, the retiree must pay any amount not covered by their annuity by mailing a personal check to the Retirement Administration Agency. Personal checks must be received by the Retirement Administration Agency by the 10th of the month to cover the next month's coverage.

Please Note:

Surviving spouses are entitled to a subsidy only if they receive a Joint and Last Survivor benefit.

Members retired on a service-connected disability will receive a subsidy of \$220.

Members retired on an ordinary disability receive a subsidy based on their years of service.

Retirees who were grandfathered at the \$100 subsidy level will receive the 2006 supplement based on their age and service.

New premium amounts will be deducted from December retirement checks onward.

Delta Dental Monthly Premiums for Retirees

| | Monthly Premium |
|---------------------|-----------------|
| Individual ----- | \$29.04 |
| 2 Individuals ----- | \$54.86 |
| Family ----- | \$90.36 |

The County does NOT contribute toward the dental premiums for retirees

Premiums are deducted monthly, in the month prior to coverage.

For answers to questions concerning your dental coverage, please call Delta Dental at 1-800-237-6060 or visit www.deltadental.com

N O T E

Retirees may **decrease** coverage (drop family members from their insurance) **at any time**. However, levels of coverage may only be increased outside of an open enrollment period due to a qualifying change in status.

Remember! If you discontinue your health or dental coverage, you are NOT eligible to regain coverage through Fairfax County!